

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/17/2009.
- 2) This case was confirmed on 11/04/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on
NA.
- 5) The case was completed on 08/23/2011.
- 6) Number of months from filing to the last payment: 23
- 7) Number of months case was pending: 28
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 96,200.00
- 10) Amount of unsecured claims discharged without payment \$ 38,543.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 29,900.00
Less amount refunded to debtor	\$ 887.81
NET RECEIPTS	\$ 29,012.19

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,719.07
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 5,219.07**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
B REAL LLC/MS 550	UNSECURED	2,015.00	2,878.73	2,878.73	2,878.73	.00
ROUNDUP FUNDING LLC	UNSECURED	400.00	355.00	355.00	355.00	.00
US DEPARTMENT OF HOU	SECURED	3,074.00	8,060.38	.00	.00	.00
FIRST MADISON	UNSECURED	1,068.00	NA	NA	.00	.00
FIA CARD/BANK OF AME	SECURED	2,467.00	.00	2,466.00	2,466.00	98.57
FIA CARD SERVICES	OTHER	NA	NA	NA	.00	.00
FIA CARD SVC	OTHER	NA	NA	NA	.00	.00
FORD MOTOR COMPANY	SECURED	4,500.00	.00	5,448.00	5,448.00	333.91
FORD MOTOR COMPANY	UNSECURED	5,448.00	NA	NA	.00	.00
WELLS FARGO HOME MOR	SECURED	78,000.00	67,465.98	.00	.00	.00
WELLS FARGO HOME MOR	SECURED	14,463.00	6,898.25	4,677.40	4,677.40	.00
9 TOTAL LENDING	UNSECURED	400.00	NA	NA	.00	.00
AMERICA ONLINE	UNSECURED	125.00	NA	NA	.00	.00
AMERICAN INTERNATIONAL	UNSECURED	300.00	NA	NA	.00	.00
AMERICASH LOANS	UNSECURED	1,983.00	2,832.62	2,832.62	2,832.62	.00
AMERILOAN	UNSECURED	400.00	NA	NA	.00	.00
APEX ALARM	UNSECURED	1,800.00	NA	NA	.00	.00
ASPIRE	UNSECURED	400.00	NA	NA	.00	.00
BIG	UNSECURED	300.00	NA	NA	.00	.00
CASH NET USA	UNSECURED	700.00	NA	NA	.00	.00
CITIBANK	UNSECURED	3,600.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	900.00	820.82	820.82	820.82	.00
EPAY	UNSECURED	300.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
FIRST PREMIER BANK	UNSECURED	700.00	NA	NA	.00	.00
FIRST USA BANK	UNSECURED	1,000.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	600.00	548.40	548.40	548.40	.00
GE MONEY BANK	UNSECURED	122.00	NA	NA	.00	.00
GENESIS FINANCIAL &	UNSECURED	656.00	NA	NA	.00	.00
GENESIS FINANCIAL &	UNSECURED	1,000.00	937.15	937.15	937.15	.00
HOUSEHOLD BANK	UNSECURED	700.00	NA	NA	.00	.00
HOUSEHOLD BANK	OTHER	.00	NA	NA	.00	.00
HOUSEHOLD BANK	OTHER	.00	NA	NA	.00	.00
GE MONEY BANK/JCPENN	UNSECURED	180.00	173.81	173.81	173.81	.00
LOAN POINT USA	UNSECURED	400.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	800.00	744.55	744.55	744.55	.00
PORTFOLIO RECOVERY A	UNSECURED	575.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	339.00	224.20	224.20	224.20	.00
PORTFOLIO RECOVERY A	UNSECURED	384.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	540.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	300.00	484.12	484.12	484.12	.00
PROVIDIAN NATIONAL B	OTHER	.00	NA	NA	.00	.00
PROVIDIAN NATIONAL B	UNSECURED	1,000.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	522.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	250.00	NA	NA	.00	.00
RUTHER & ASSOCIATES	OTHER	.00	NA	NA	.00	.00
SAMS CLUB	UNSECURED	550.00	NA	NA	.00	.00
SEARS	UNSECURED	190.00	NA	NA	.00	.00
SUN CASH	UNSECURED	400.00	NA	NA	.00	.00
TEN DOLLAR PAYDAY LO	UNSECURED	400.00	NA	NA	.00	.00
TIMER HILL	UNSECURED	250.00	NA	NA	.00	.00
UNITED CASH LOANS	UNSECURED	600.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,000.00	769.84	769.84	769.84	.00
WELLS FARGO BANK	OTHER	NA	NA	NA	.00	.00
WELLS FARGO HOME MOR	UNSECURED	14,463.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	4,677.40	4,677.40	.00
Debt Secured by Vehicle	5,448.00	5,448.00	333.91
All Other Secured	<u>2,466.00</u>	<u>2,466.00</u>	<u>98.57</u>
TOTAL SECURED:	12,591.40	12,591.40	432.48
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	10,769.24	10,769.24	.00

Disbursements:

Expenses of Administration	\$ 5,219.07	
Disbursements to Creditors	\$ 23,793.12	
TOTAL DISBURSEMENTS:		\$ 29,012.19

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/05/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.